## On Target

## Informing Indiana About Disability Issues

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On Target is a monthly publication of the Indiana Governor's Council for People with Disabilities.

We welcome your suggestions for newsletter content and ideas concerning the actions of the Council. *On Target* is made available in accessible formats upon request.

Suellen Jackson-Boner Executive Director

Christine Dahlberg Associate Director

Paul Shankland Grants Manager

## Survey identifies Indiana polling place accessibility concerns

While state law mandates that all Indiana polling places be fully accessible to people with disabilities by Jan. 1, 2006, a recent study shows there is still much work to be done. Volunteers for the Council's voter participation project, Count Us IN, found that 94 percent of the 4,026 Indiana polling places surveyed are out of compliance with at least some accessibility standards.

### **Background**

When the Help America Vote Act of 2002 became a federal law, election officials across the nation were charged with making all polling places accessible, allowing every person to cast a ballot privately and independently. To move Indiana toward this goal, Indiana Secretary of State Todd Rokita convened a team of people with disabilities, senior citizens, county officials and others to develop Indiana's HAVA implementation plan. Among other things, the final plan called for a statewide polling place survey to identify accessibility concerns.

The Governor's Council for People with Disabilities was charged with conductingthe survey, and Count Us IN's specially trained volunteers carried out that charge. Community advocates, including many people with disabilities, conducted the surveys under real circumstances on Election Day.

#### Results

The Count Us IN polling place accessibility survey was divided into five sections, which addressed accessibility concerns related to parking, the exterior path of travel, ramps and elevators, other building features, and features inside the voting area.

Almost all Indiana polling places failed to meet at least some of the accessibility criteria. The most significant accessibility concerns identified by the survey included:

- Inadequate parking signage (47 percent) and lack of accessible parking (32 percent).
- Lack of accessible door hardware, such as lever-type handles or push plates (33 percent).
- Lack of signage directing voters to an accessible building entrance (32 percent).
- Lack of accessible passenger drop-off zone (26 percent).
- Lack of a ramp, wheelchair lift or other means of unassisted entry to a building (12 percent).

Polling places were most likely to be out of compliance with criteria related to parking; of eight parking criteria, the average "failure rate" was about 26 percent. In contrast, criteria related to the exterior path of travel resulted in some of the highest compliance rates in the survey. For example, 96 percent of polling places provided exterior paths of travel free of unsafe overhanging objects.

The Council has prepared a comprehensive results report. To order a copy, please contact

the Council at (317) 232-7770 (voice/TT) or gpcpd@gpcpd.org (e-mail).

### **Next steps**

County election officials are working to ensure polling place accessibility by the state deadline, and they are getting help from local advisory councils comprised of senior

citizens, people with disabilities and others in the community. To get involved, contact your county clerk.

How accessible are Indiana's polling places?

6% In compliance with accessibility standards 94% Not in compliance with accessibility standards

### IU to study veterans'needs

The Indiana Center for Rehabilitation Sciences & Engineering Research has received a \$1 million Defense Department grant to study the needs of soldiers wounded in Iraq and Afghanistan.

The Center, which is based at Indiana University-Purdue University Indianapolis, will use the funding to implement a research program to develop best practices for assisting soldiers who have had a limb amputated as a result of combat injuries.

According to the Associated Press, about 200 Hoosiers have been wounded in combat in Afghanistan and Iraq. As many as 180 may have experienced amputation as a result, estimated Mark Sothmann, the Center's dean.

"The goal of the research will be to optimize rehabilitation, independence and quality of life for veterans who suffer the loss of a limb in combat," according to a statement release by Indiana

University. "Current protective gear and improvements in field medicine mean more soldiers survive injuries that would have proved fatal in prior wars but now result in severe wounds, often requiring amputation."

# Understanding the Social Security debate Elected officials, media focus on retirees, but people with disabilities have much at stake

When President Franklin D. Roosevelt introduced the concept of Social Security in 1934, he called it "a fulfillment of old and tested American ideals." In one of his legendary Fireside Chats, he told America that it should "use the agencies of government to assist in the establishment of means to provide sound and adequate protection against the vicissitudes of modern life — in other words, social insurance."

Today, that "social insurance" provides economic security for more than 48 million Americans and their families. While retirement benefits are a major component of Social Security, more than a third of recipients are deceased workers' survivors (including 4 million children) and people with disabilities. About 7.6 million people receive monthly Social Security Disability Insurance payments. This includes more than 165,000 Hoosiers.

"The fact is that so many people with disabilities really benefit from the Social Security program, and in many cases it is their only source of income," said Nancy Griffin, AARP state director.

The current debate about Social Security has its foundations in concerns about the large baby boomer population, which is approaching retirement. Social Security is a mostly "pay-as-you-go" program, meaning current tax revenues from workers and their employers fund current

benefits for retirees. While there are 3.3 workers for every Social Security beneficiary this year, by 2031 the ratio will be 2.1 workers per beneficiary.

This isn't news to the federal government. In the early 1980s, Congress passed legislation that would create a large surplus in the Social Security trust fund to help pay for baby boomers' retirement benefits. Because of that fund, which now holds more than \$1.5 trillion, the SSA will still be able to pay full benefits when tax revenues fall short of benefit payments.

Discussion of potential changes to the Social Security program focuses on three key dates:

- The year in which promised benefits will first exceed tax revenues, requiring the SSA to use trust fund interest income to pay benefits. (The Congressional Budget Office projects that this will occur in 2020 instead.)
- The year in which it will be necessary to dip into the principal of the trust fund to pay promised benefits.
- 2041 The year in which the trust fund will be depleted, returning the system to a pure "pay-as-you-go" formula, as it has been in the past. (The CBO projects 2052.)

Different economic models project slightly different dates for these key events. However, the larger issue is that people disagree on the severity of the problem. President George W. Bush and others point to 2041 (or 2052) as the point of "bankruptcy" for Social Security.

At a recent speech in New Hampshire, Bush said, "In 2018, the system goes into the red, and every year thereafter the situation gets worse ... And in 2042, the system goes broke." (The SSA revised its estimate to 2041 just before press

time.)

Opponents, such as the AARP, argue that use of terms such as "bankruptcy" and "going broke" are scare tactics.

"You can't say it's a crisis or it's going bankrupt, because even in 2041, we'd still have enough to pay more than 70 percent of benefits, if we do nothing today," Griffin said.

In addition, studies have shown that minor changes in the projections used by the SSA, such as a slightly faster-growing economy or slightly higher birth rate, could dramatically improve the financial outlook for Social Security. According to the Congressional Budget Office, Social Security is strongly tied to the economic health of the federal budget: "Any changes to Social Security will have to be made in the context of the pressures on the total federal budget. Ultimately, the nation's ability to support Social Security beneficiaries will depend on the size of the economy. Different changes to the program will have different economic effects."

For this reason, the AARP and many disabilityrelated organizations support small, incremental changes to improve Social Security. They agree that the system has some minor flaws, yet they strongly oppose overhauls that they view as unnecessary and even damaging to the program.

As the debate continues, people with disabilities must educate themselves about the pros and cons of potential changes to the Social Security program and actively communicate with elected officials. To find contact information for your state and federal elected officials, visit www.in.gov and click on the "Who's Your Legislator?" link.

**Proposed changes to Social Security** 

A number of proposals have been put forth to improve Social Security. These proposals, which range from small tweaks to massive overhauls, include:

- Carving out a system of private retirement accounts. Proponents support the idea of an "ownership society," but opponents point out that private accounts would worsen the solvency of Social Security, create massive administrative costs, and imperil disability and survivor benefits.
- Raising the cap on income that is subject to Social Security taxes. Currently, income earned beyond the \$90,000 cap is not taxed for Social Security purposes.
- Including newly hired state and local government workers in the Social Security program. This would increase the amount of revenue paid into the program.
- Raising the Social Security tax. The current tax is 12.4 percent of wages, which is split evenly between employees and employers.
- Increasing the age of eligibility. For those born in 1960 or later, the retirement age to receive full benefits is 67 (an increase from 65). Some have suggested the retirement age be raised to 70.
- Increasing the number of working years included in the benefits formula. Benefits are currently calculated based on a person's highest-earning 35 years, but the formula could be amended to include, for example, the highest-earning 38 years.
- Lowering monthly benefit payments slightly to compensate for longer average life spans.
- Reducing benefits for new retirees by a certain percentage.
- Placing a small portion of the Social Security trust fund into the stock market.
   This could diversify the trust fund, currently

- invested only in U.S. treasury bonds, and perhaps help the fund to earn a higher rate of return.
- Changing the way benefit increases are calculated each year. Increases are based on the Consumer Price Index, but some argue that the SSA should use more conservative cost-of-living adjustments.
- Lowering benefits for higher-wage workers.
  Advocates of this change argue that higher-wage workers have a better ability to create private retirement savings.

Source: AARP, "AARP and Social Security:

A Background Briefing," Feb. 9, 2005.

### Apply now for the Partners in Policymaking Academy

If you are passionate about promoting change and are a person with a disability or the parent of a child with a disability, you should apply for the Partners in Policymaking Academy. This program teaches participants to become effective advocates for people with disabilities in their communities.

Participants complete intensive training over eight weekends, learning about advocacy topics such as the history of the disability rights movement and the Americans with Disabilities Act. Other topics include legislation and lobbying, special education, social services, employment, and community organization.

Hoosiers from all corners of the state are encouraged to apply. About 500 Indiana residents have graduated from the program since its inception.

For more information or an application, contact the Council at (317) 232-7770 (voice/TT), toll-free (866) 234-1635 (voice) or gpcpd@gpcpd.org (e-mail). Or, visit www.in.gov/gpcpd and

click on the Partners logo. Applications must be postmarked by Friday, June 3.

### Save the date!

The Annual Conference for People with Disabilities will be held Dec. 5-6, 2005.

### Of Note Scholarship for students with disabilities

The Ethel Louise Armstrong Foundation is accepting applications for its annual

scholarship, which is granted to female graduate students with physical disabilities. Awards, which are based on merit, range from \$500 to \$2,000 per year. By June 1, applicants must submit the completed application, two letters of recommendation, an official college/university transcript, a medical verification form and an essay explaining how they will "Change the Face of Disability on the Planet." Visit www.ela.org for an application.

### Order free credit report now

Thanks to the Fair and Accurate Credit Transactions Act, you can now obtain free copies of your credit report to help guard against identity theft. You are entitled to one free report each year from each of the three national consumer credit reporting companies. Visit www.annualcreditreport.com or call toll-free (877) 322-8228 (voice).

### Council seeks 'On Target'article suggestions

Do you have a story idea you think would be perfect for On Target? For example, is there an organization in your community making a real, positive difference in the lives of people with disabilities? Are you concerned about an issue we haven't addressed? The Council is always seeking

ideas for exciting, relevant articles. Please send suggestions to Ashley Petry at apetry@bjmpr.com (e-mail), (317) 631-6499 (fax) or Ashley Petry, Borshoff Johnson Matthews, 47 S. Pennsylvania St., Suite 500, Indianapolis, IN 46204.

### Disability memoir becomes Hallmark movie

The disability memoir Riding the Bus with my Sister, by former Annual Conference keynote speaker Rachel Simon, has been made into a Hallmark Hall of Fame television movie. It will premiere May 1 on CBS and stars Rosie O'Donnell and Andie MacDowell.

Indiana Governor's Planning Council for People with Disabilities 150 West Market Street, Suite 628 Indianapolis, Indiana 46204

(317) 232-7770 voice (317) 232-7771 TT

E-mail: GPCPD@gpcpd.org

Web site: www.state.in.us/gpcpd